JS 44 (Rev. 10/20)

### Case 2:21-cv-01805 (11/11) Page 1 of 9

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS	locket sheet. (SEE INSTRUCT	TIONS ON NEXT PAGE OF	DEFENDANTS			
( )						
John Lang			Encompass Indemnity Company			
(b) County of Residence of First Listed Plaintiff Bucks County (EXCEPT IN U.S. PLAINTIFF CASES)			County of Residence of First Listed Defendant  (IN U.S. PLAINTIFF CASES ONLY)  NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF			
			NOTE: IN LAND CO THE TRACT	OF LAND INVOLVED.	HE LOCATION OF	
Simon & Simon, PC 1818 Market St., Sui	ite 2000	)	Attorneys (If Known)			
Philadelphia, PA 19			I CITIZENCIIID OF DI	DINCIDAL DADTIES		
II. BASIS OF JURISD	ICTION (Place an "X" in C	One Box Only)	(For Diversity Cases Only)		(Place an "X" in One Box for Plaintiff and One Box for Defendant)	
1 U.S. Government Plaintiff			Citizen of This State	FF DEF  1 Incorporated or Pr  of Business In T		
2 U.S. Government Defendant	4 Diversity     (Indicate Citizenship)	o of Parties in Item III)	Citizen of Another State	2 Incorporated and of Business In A		
			Citizen or Subject of a Foreign Country	3 Foreign Nation	6 6	
IV. NATURE OF SUIT	$\Gamma$ (Place an "X" in One Box Onl	(y)		Click here for: Nature of S	Suit Code Descriptions.	
CONTRACT	TOI		FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
110 Insurance 120 Marine 130 Miller Act 140 Negotiable Instrument 150 Recovery of Overpayment & Enforcement of Judgmen 151 Medicare Act 152 Recovery of Defaulted Student Loans (Excludes Veterans) 153 Recovery of Overpayment of Veteran's Benefits 160 Stockholders' Suits 190 Other Contract 195 Contract Product Liability 196 Franchise  REAL PROPERTY 210 Land Condemnation 220 Foreclosure 230 Rent Lease & Ejectment 240 Torts to Land 245 Tort Product Liability 290 All Other Real Property	PERSONAL INJURY 310 Airplane 315 Airplane Product Liability 320 Assault, Libel & Slander 330 Federal Employers' Liability 340 Marine 345 Marine Product Liability × 350 Motor Vehicle 355 Motor Vehicle Product Liability 360 Other Personal Injury 362 Personal Injury Medical Malpractice CIVIL RIGHTS 440 Other Civil Rights 441 Voting 442 Employment 443 Housing/ Accommodations 445 Amer. w/Disabilities - Employment 446 Amer. w/Disabilities - Other 448 Education	PERSONAL INJURY  365 Personal Injury - Product Liability  367 Health Care/ Pharmaceutical Personal Injury Product Liability  368 Asbestos Personal Injury Product Liability  PERSONAL PROPERTY  370 Other Fraud 371 Truth in Lending 380 Other Personal Property Damage Product Liability  PRISONER PETITIONS  Habeas Corpus: 463 Alien Detainee 510 Motions to Vacate Sentence 530 General 535 Death Penalty  Other: 540 Mandamus & Other 550 Civil Rights 555 Prison Condition 560 Civil Detainee -	625 Drug Related Seizure of Property 21 USC 881 690 Other  The Labor Standards Act To Labor/Management Relations Adailway Labor Act To Hamily and Medical Leave Act To Other Labor Litigation To Hemployee Retirement Income Security Act  IMMIGRATION 462 Naturalization Application 465 Other Immigration Actions	422 Appeal 28 USC 158     423 Withdrawal	375 False Claims Act 376 Qui Tam (31 USC 3729(a)) 400 State Reapportionment 410 Antitrust 430 Banks and Banking 450 Commerce 460 Deportation 470 Racketeer Influenced and Corrupt Organizations 480 Consumer Credit (15 USC 1681 or 1692) 485 Telephone Consumer Protection Act 490 Cable/Sat TV 850 Securities/Commodities/ Exchange 890 Other Statutory Actions 891 Agricultural Acts 893 Environmental Matters 895 Freedom of Information Act 896 Arbitration 899 Administrative Procedure Act/Review or Appeal of Agency Decision 950 Constitutionality of State Statutes	
	emoved from 3 R	Conditions of Confinement  Remanded from	4 Reinstated or 5 Transfe Reopened 5 Transfe Another (specify	r District Litigation	I I	
VI. CAUSE OF ACTIO	28 11 S C & 1301(a) (1)	and (2)	filing (Do not cite jurisdictional stat	tutes unless diversity):		
VII. REQUESTED IN COMPLAINT:		IS A CLASS ACTION 6, F.R.Cv.P.	DEMAND \$	CHECK YES only JURY DEMAND:	if demanded in complaint:	
VIII. RELATED CASS IF ANY	(See instructions):	JUDGE		DOCKET NUMBER		
DATE		SIGNATURE OF ATTO				
04/19/2021		Marc	Simon			
FOR OFFICE USE ONLY						
RECEIPT # Al	MOUNT	APPLYING IFP	JUDGE	MAG. JU	DGE	

# Case 2:21-cv-01805-**UNINTED STANCES DESCRIPTION OF PENNSYLVANIA**Page 2 of 9 FOR THE EASTERN DISTRICT OF PENNSYLVANIA

**DESIGNATION FORM**(to be used by counsel or pro se plaintiff to indicate the category of the case for the purpose of assignment to the appropriate calendar)

Address of Plaintiff:  John Lang - 99 Boulder Rd., Upper Black Eddy, PA 18972						
F						
Address of Defendant: Encompass Indemnity Company - 2775 Sanders Rd., Northbrook, IL 60062  Place of Accident, Incident or Transaction: Daniel Bray Highway, north of Paulmier Rd., in Stockton, NJ.						
RELATED CASE, IF ANY:						
Case Number: Ju	udge:	Date Terminated:				
Civil cases are deemed related when <b>Yes</b> is answered to a	any of the following questions:					
1. Is this case related to property included in an earlier numbered suit pending or within one year Yes No						
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit  Yes  No  Verification on year previously terminated action in this court?						
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action of this court?						
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights  Yes  No   No   No   No   No   No   No   No						
I certify that, to my knowledge, the within case is / is not related to any case now pending or within one year previously terminated action in this court except as noted above.						
DATE: 04/19/2021	Masc Simon	201798				
Attorney-at-Law / Pro Se Plaintiff Attorney I.D. # (if applicable)						
CIVIL: (Place a √ in one category only)						
CIVIL: (Place a √ in one category only)  A. Federal Question Cases:	B. Diversity Jurisdiction Co	ases:				
	Other Contracts  1. Insurance Contra 2. Airplane Persona 3. Assault, Defamat 4. Marine Personal 5. Motor Vehicle Pe 6. Other Personal Ir 7. Products Liability 8. Products Liability 9. All other Diversing (Please specify):	ct and Other Contracts  Il Injury  tion  Injury  ersonal Injury  njury (Please specify):  y y — Asbestos				
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## IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

### CASE MANAGEMENT TRACK DESIGNATION FORM

Telephone	FAX Number	E-Mail Address			
215-467-4666	267-639-9006 MarcSimon@gosimon.c		com		
Date	Attorney-at-law	Attorney for			
04/19/2021	Marc Simon	John Lang			
(f) Standard Management –	Cases that do not fall into any o	one of the other tracks.	(X)		
commonly referred to as	Cases that do not fall into tracks complex and that need special cide of this form for a detailed ex	or intense management by	( )		
d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos.					
(c) Arbitration – Cases requ	ired to be designated for arbitrat	ion under Local Civil Rule 53.2.	( )		
b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. (					
Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255.					
SELECT ONE OF THE FO	DLLOWING CASE MANAGE	EMENT TRACKS:			
plaintiff shall complete a Ca filing the complaint and serve side of this form.) In the e designation, that defendant s the plaintiff and all other par	se Management Track Designative a copy on all defendants. (See Sevent that a defendant does not hall, with its first appearance, so	eduction Plan of this court, countion Form in all civil cases at the t \$1:03 of the plan set forth on the ragree with the plaintiff regardinubmit to the clerk of court and se Designation Form specifying the l.	ime of everse g said rve on		
Encompass indennity Company					
V.	: :	NO.			
John Lang	: :	CIVIL ACTION			

(Civ. 660) 10/02

### UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

John Lang	:	
99 Boulder Rd.	:	
Upper Black Eddy, PA 18972	:	#
D1 : .'CC	:	
Plaintiff	:	
	:	
v.	:	
	:	
Encompass Indemnity Company	:	
2775 Sanders Rd.	:	
Northbrook, IL 60062	:	
Defendants	:	

#### **COMPLAINT**

#### **PARTIES**

- 1. Plaintiff, John Lang, is a resident of the Commonwealth of Pennsylvania, residing at the address listed in the caption of this Complaint.
- 2. Upon information and belief, Defendant, Encompass Indemnity Company, is a corporate entity authorized to conduct business in the State of Illinois with a business address listed in the caption of this complaint.
- 3. Defendant, Encompass Indemnity Company, was at all times material hereto, an insurance company, duly authorized and licensed to practice its profession by the Commonwealth of Pennsylvania, and was engaged in the practice of providing insurance policies, including but not limited to motor vehicle liability policies including underinsured and uninsured motorist coverage.

#### **JURISDICTION AND VENUE**

4. This Court has jurisdiction over the parties and subject matter of this Civil Action-Complaint in that the Plaintiff is a citizen of Pennsylvania and the Defendant, upon

information and belief is a corporate entity with its principal place of business in Illinois and the amount in controversy in this case, exclusive of interest and costs, exceeds the sum of \$75,000.

5. Venue is proper in this jurisdiction pursuant to 28 U.S.C. § 1391(a) (1) and (2) in that this is a judicial district in which a substantial part of the events or omissions giving rise to the claims asserted in this Complaint occurred in this judicial district.

#### **FACTS**

- 6. On or about June 10, 2018 at approximately 6:30 p.m., Plaintiff was the operator of a motor vehicle, which was traveling on Daniel Bray Highway, north of Paulmier Rd., in Stockton, NJ.
- 7. At the same date and time, tortfeasor, Donna Ripley, was the operator of a motor vehicle which was traveling at or near the aforesaid intersection and/or location of plaintiff's vehicle.
- 8. At or about the same date and time, tortfeasor's vehicle was involved in a motor vehicle collision with Plaintiff's vehicle.
- 9. The aforesaid motor vehicle collision was the direct result of the tortfeasor negligently and/or carelessly operating his vehicle in such a manner so as to rear-end Plaintiff's vehicle.
- 10. The aforesaid motor vehicle collision was the result of the negligence and/or carelessness of the tortfeasor and not the result of any action or failure to act by the Plaintiff.
- 11. As a result of the accident, the Plaintiff suffered serious, severe and permanent bodily injuries, including to the back, as set forth more fully below.

#### **COUNT I**

### John Lang v. Encompass Indemnity Company Underinsured Motorists Coverage

- 12. Plaintiff incorporates the foregoing paragraphs of this Complaint as if set forth fully at length herein.
- 13. The negligence and/or carelessness of the tortfeasor, which was the direct and sole cause of the aforesaid motor vehicle accident and the injuries and damages sustained by the Plaintiff, consisted of, but are not limited to, the following:
  - a. Rear-ending Plaintiff's vehicle;
  - b. Failing to yield the right-of-way;
  - c. Operating his/her vehicle into Plaintiff's lane of travel;
  - d. Failing to maintain proper distance between vehicles;
  - e. Operating said vehicle in a negligent and/or careless manner as to rearend Plaintiff's vehicle without regard for the rights or safety of plaintiff or others;
  - f. Failing to have said vehicle under proper and adequate control;
  - g. Operating said vehicle at a dangerous and excessive rate of speed under the circumstances;
  - h. Violation of the "assured clear distance ahead" rule;
  - i. Failure to keep a proper lookout;
  - Failure to apply brakes earlier to stop the vehicle without rear-ending
     Plaintiff's vehicle;
  - k. Being inattentive to his/her duties as an operator of a motor vehicle;
  - 1. Disregarding traffic lanes, patterns, and other devices;

- m. Driving at a high rate of speed which was high and dangerous for conditions;
- n. Failing to remain continually alert while operating said vehicle;
- Failing to perceive the highly apparent danger to others which the actions and/or inactions posed;
- p. Failing to give Plaintiff meaningful warning signs concerning the impending collision;
- q. Failing to exercise ordinary care to avoid a collision;
- r. Failing to be highly vigilant and maintain sufficient control of said vehicle and to bring it to a stop on the shortest possible notice;
- s. Operating said vehicle with disregard for the rights of Plaintiff, even though he/she was aware or should have been aware of the presence of Plaintiff and the threat of harm posed to him/her;
- t. Continuing to operate the vehicle in a direction towards Plaintiff's vehicle when he/she saw, or in the exercise of reasonable diligence, should have seen, that further operation in that direction would result in a collision;
- Failing to operate said vehicle in compliance with the applicable laws and ordinances of the Commonwealth of Pennsylvania pertaining to the operation and control of motor vehicles;
- 14. As a direct and consequential result of the negligent and/or careless conduct of the tortfeasor, described above, the Plaintiff suffered various serious and permanent personal injuries, serious impairment of bodily function and/or permanent serious disfigurement and/or

aggravation of pre-existing conditions, including injuries to the back, all to Plaintiff's great loss and detriment.

- 15. As a result of these injuries, all of which are permanent in nature and all of which are to Plaintiff's great financial detriment and loss, Plaintiff has in the past, is presently and may in the future suffer great anguish, sickness and agony and will continue to suffer for an indefinite time into the future.
- 16. As an additional result of the carelessness and/or negligence of defendants, Plaintiff has suffered emotional injuries, along with the physical injuries suffered.
- 17. As a further result of the aforesaid injuries, Plaintiff has in the past, is presently and may in the future undergo a great loss of earnings and/or earning capacity, all to Plaintiff's further loss and detriment.
- 18. Upon information and belief, at the time of the aforementioned motor vehicle collision, the aforesaid tortfeasor's motor vehicle insurance policy and/or liability insurance were insufficient to fully and adequately compensate Plaintiff for the injuries suffered in the above set forth motor vehicle collision and/or other damages and expenses related thereto.
- 19. At the date and time of the aforementioned motor vehicle collision, Plaintiff, was the owner and operator of a motor vehicle was covered by a policy of insurance issued by Defendant, under Policy Number 260 898 406, which included coverage for underinsured motorist coverage applicable to Plaintiff.
  - 20. Accordingly, Plaintiff asserts an Underinsured Motorist Claim against Defendant.

WHEREFORE, Plaintiff, John Lang, demands judgment in Plaintiff's favor and against defendant, Encompass Indemnity Company, in an amount in excess of Seventy-Five Thousand (\$75,000.00) Dollars, plus all costs and other relief this court deems necessary.

SIMON & SIMON, P.C.

BY: Marc Simon

Marc I. Simon, Esquire